ABSTRACT OF THE INVENTION

A method of conducting a transaction between a user of a remote communications device and a second party includes: creating a transaction data structure based on input from the user that defines the transaction; creating a deferred transaction data structure, corresponding to the transaction data structure that defines a deferred transaction, when establishing communication between the remote communications device and the second party is delayed; storing the deferred transaction data structure in a memory; establishing communication between the remote communications device and the second party; and transmitting the deferred transaction data structure to the second party when the communication between the remote communications device and the second party is established.

340689 1 DOC

39